

A GAME OF PENALTIES

Watched from a certain angle, the affairs and business of daily life resemble a game which might be called, "PENALTIES."

Those players who are most alert, most adept, who have sharpest wits, rarely pay a "penalty," while the careless players are constantly "paying up."

There are no set rules in the game of "Penalties." It is a mere matter of "blundering and paying the fines."

Take the case of the man who buys a horse—know-

ing little about horses, and less about what they should cost, he pays about twenty-five dollars more than he would have needed to pay for the animal. He never read the ads. of people who had horses to sell, and, in effect, his \$25 penalty paid for this neglect.

Another man owns a house, and rents it to the first inquirer who has sought him out since he put up the placard. He is not quite satisfied with the man's responsibility, and is a little reluctant about knocking off a few dollars from the already low rent—but there is no other tenant "in sight," and he accepts the doubtful one. His "penalty" is the eventual loss of two months' rent income, the cost of re-papering the house, and of making many repairs—all of which he could have avoided by spending a dollar or two in the first place for "To Let" ads., which would have placed prospective tenants in competition for his house, and would have enabled him to "take his choice."

The housewife blunders into "paying penalties" by asking her neighbor's servant to secure a servant for her—some "friend of hers." She gets a "breaker," and for most of the month watches the gradual destruction of china and despoiling of household "pretty things." She pays her "penalties" because she gave

herself no room for CHOICE in selecting a servant—virtually delegating the selection to someone else. A "Help Want" ad., run for a few days, would have changed the affair from that of a place hunting the servant to that of a lot of servants hunting the place—which is a very different thing.

The person who works for too small wages, who pays too high rent, who "gives away" things which have a market value, or that could have been exchanged for more useful articles—that person is always a loser in the game of "Penalties," and wholly because he doesn't realize the nature of the game.

Glance over the little ads today and see how other people are avoiding paying penalties. Try a News-Times Want Ad Today

RATE---1 CENT A WORD FOR THE FIRST INSERTION AND 1-2 CENT A WORD FOR EACH INSERTION THEREAFTER

THE ABOVE RATE IS FOR BOTH MORNING AND AFTERNOON EDITIONS.

HELP WANTED—MALE.

WANTED—Delivery boy at the Eastwood Market, 24 West Wash. Ave.

LET me pay you \$50 monthly. Only ten minutes of your time daily required. All work done in your home. No experience. No capital. Also show you how to start mail order home business. Instructive booklet and literature explaining business and above. Voorhes, Desk 324, Omaha, Neb.

GOVERNMENT POSITIONS are easy to get. My free booklet Y-1245 tells how. Write today—NOW. Earl Hopkins, Washington, D. C.

WANTED—Boys over 16 years of age; steady, clean work. Apply Wilson Bros. Shirt Factory, W. Sample st.

MEN for general farm work by month or day. Go west either car line to Olive, walk north to farm. J. F. Reynolds, County 5192.

WANTED—Ten men cutters at once. Inquire between 9 and 10 a. m., E. A. Johnson lunch car, South st.

PRACTICAL instruction in a garage and repair shop under the direction of the most skilled and high class automobile experts. A splendid automobile text book, and kit of tools free to each student. Day and evening classes. Prices reasonable. Payment plan of 20 desired. We teach you thoroughly in a few weeks' time. Write call or phone for particulars. SEELY AUTO SCHOOL & GARAGE, 232 N. Michigan st. Both phones.

WANTED—Strong boys for carriers. Apply at News-Times circulation dept.

WANTED—Solutions. Apply Box G 100 News-Times.

MEN—Age 18 to 30, wanted at once for firemen and firemen no experience necessary; \$80 to \$130 per month; promotion; no strike; write immediately for full particulars. Address H. C. F., care News-Times.

YOUNG MEN—WANTED—There are only a few days left in which to receive the special inducements offered by us to learn the Automobile Business. Do you want to be a Chauffeur, Repairman, Demonstrator, or Salesman of Automobiles. If so investigate our system teaching and get our terms, as this special offer closes September 15.

INDIANA MOTOR COLLEGE, 114-116 E. Sample St. Home Phone 1041.

MEN make big money at spare time, no canvassing. Men acquainted in factories preferred. Address Box M. L., care News-Times.

WANTED—Men that work in machine shops and factories. If you would like to earn \$8 to \$12 per week extra using your idle time call, call Sunday morning 11 to 12 o'clock, Oct. 5, at 724 J. M. S. Bldg.

WANTED—SALESMAN.

STOCK SALESMAN—A high grade man who can interest truck and fruit growers, poultrymen, butter-producers, etc., in a co-operative marketing proposition. A splendid opportunity to make big money with an established concern with an extensive chain of retail stores. Prompt salary. One salesman has averaged nearly \$500 per week. J. T. Gardner, 1230 Silver Street, Philadelphia.

We desire a sales manager for St. Joe county and vicinity. A small amount of capital is required. No competition. Indiana Lock Works, 415 Pryor Bldg., Indianapolis, Ind.

SALESMEN—Salesmen working small country towns to sell our line of rollers on the side. 25 per cent commission. Can easily earn \$500.00 per week. Prompt salary. J. T. Gardner, 1230 Silver Street, Philadelphia.

SALESMEN WANTED—Experience unnecessary, easy work, big pay. Write for large list of openings offering opportunities to earn \$100 to \$200 in monthly salary. Positions assured. Address Dept. 405, NATIONAL SALESMEN'S TRAINING ASSN., Chicago, New York, Kansas City, San Francisco.

THE Terre Haute Advertising Co., of Terre Haute, Ind., are desirous of securing Salesmen for their all year round line of advertising. Call for literature. Novelties, Signs, etc. Experience in this line desirable, but not essential. A splendid chance for the right kind of men to make permanent connections. Liberal commission. Exclusive territory. Write at once for particulars.

AGENTS WANTED.

AGENTS GET PARTICULARS IN ONE OF THE BEST PAYING PROPOSITIONS EVER PUT ON THE MARKET. Something to sell. Sell. Make \$1,000 yearly. Send post card for particulars. E. M. Feldman, Sales Mgr., 8055 Sycamore St., Cincinnati, O.

We will pay you \$120.00 to distribute religious literature in your community. Sixty days work for one cent a foot. Required. Man or woman. Opportunity for promotion. Spare time may be used. International Bible Press, 1012 Arch St., Philadelphia.

HELP WANTED—FEMALE.

WANTED—Help for the kitchen. Philadelphia.

WANTED—Girl or woman for general housework in family of three. No washing or ironing. Will pay cash. Ladies E. competent. 317 Horatio Court.

LADIES earn \$25.00 dozen making plain neckwear. Home business. Experience unnecessary. Mail dime for pattern, instructions. Needlecraft, 546, Altoona, Pa.

WOMEN to do plain sewing at home for a large Philadelphia firm; good money and steady work; no canvassing; send reply envelope for prices paid. Universal Co., Desk A, Walnut St., Phila., Pa.

WANTED—Lady representatives; whole or part time; our famous "KNITPO" Form Fitting Patterns assure good immediate permanent income, sells on sight; experience unnecessary; prompt reply; send exclusive territory. No canvassing. COMPETITION. SPELMAN & CO., Chicago.

HIGH grade women solicitors to introduce our toilet specialty. Every woman and man wants one. Something entirely new. Free sample. Exclusive territory. We show you how to make \$10 daily. Write immediately. FLUOR-DE-LUX SPECIALTY COMPANY, 32 S. Washburn Ave., Chicago.

HELP WANTED—FEMALE.

WANTED—Young lady to assist in care of children and housework; congenial home for right party. Call 327 Leinart av.

WANTED—Cash girl to attend bundle counter. Must be over 16. Apply Thos. H. Brandon, Brandon-Durrell, Monday morning.

WANTED—Girls to wrap and pack candy. Apply Weber Candy Factory, 114-116 W. Division st.

WANTED—Apprentice girl at Madam Schwartz, 135 N. Michigan st. Home 6417.

WANTED—A good, middle-aged lady for general housework. Call Bell 611 before 6 p. m.

WANTED—A woman to work in kitchen. Apply at Philadelphia.

WANTED—Lady selector. Apply box G-24, News-Times.

WANTED—Competent girl for cooking and general housework; no washing. Mrs. R. E. Page, 501 N. Lafayette st.

WANTED—A competent girl for general housework, family of two. Apply 418 W. Washington av., Flat G.

WANTED—Housekeeper for widower with 3 children; good wages to competent person. Address Box 3-146, News-Times.

WANTED—Girls to learn cigar making; no washing learning. L. S. Kent Cigar Co.

WANTED—Girl for strapping tobacco, good wages, steady work. L. S. Kent Cigar Co.

WANTED—Bunch makers and rollers, steady work. L. S. Kent Cigar Co.

WANTED—Young woman for Shirt Making; no previous experience necessary; good pay while learning. Saturday afternoon off. Wilson Bros. Shirt Factory, W. Sample st.

WANTED—Competent help. Washing done. Good wages to suitable party. Apply with references, mornings, 413 W. Eliza.

OFFICE-HELP.

A SPECIAL REDUCTION will be made on a few scholarships this week, for either DAY OR NIGHT sessions. Kelly Business School, 120 E. Wayne st., over the Kinney Shoe Store. Bell 943, Home 2484.

OFFICE-HELP.

WANTED—YOUNG PEOPLE TO ENROLL IN OUR NIGHT SCHOOL. COURSE OF THREE MONTHS ONLY. \$10. ANY OR ALL BRANCHES. THE SAME PRICE. BUILD FOR SUCCESS. FUTURE BY MAKING PREPARATION. IN OUR EVENING SCHOOL. FULL PARTICULARS CHEERFULLY FURNISHED ON REQUEST. JUST CALL BELL 531 OR HOME 5361 OR RETURN CALL AT THE COLLEGE OFFICE, OVER SALES STORE, SOUTH MICHIGAN STREET, SOUTH BEND, IND. THE SOUTH BEND BUSINESS COLLEGE.

Stenographers, Typists, Bookkeepers, Genl. Office People, Call and register free for best positions. Business Men—Bell 2903. Home 2210, for office assistance. Thomas School of Stenography & Typewriting, American Trust Bldg., Stenography, Typewriting, Commercial Correspondence, Etc., Emp. Dept., Day and Night School.

STUDENTS entering every week. Call and learn how to get your course. Thomas School of Stenography & Typewriting, American Trust Bldg., Stenography, Typewriting, Commercial Correspondence, Etc., Emp. Dept., Day and Night School.

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WANTED FOR RENT.

WANTED—Six or seven-room house, strictly modern, in all styles on our display floor. Get up-to-date comfortable chairs at lowest prices—office desks, tables and filing cabinets. We can furnish your office complete.

PERSONAL.

LADIES—USE TRIUMPH PILLS; safe and always dependable; "relief and pleasure from Nature's Nat'l Medical Institute, Milwaukee, Wis.

ANXIOUS about future, love, business, etc. Send stamp, date of birth for valuable predictions coverage one year. Prof. J. Allison, Box A B, Springfield, Ohio.

MARRY—An ideal matrimonial paper with descriptions of wealthy marriageable people. Read marriage testimonials. Paper sealed, 50 cts. Mrs. Bell, 2516 West 21st St., Los Angeles, Calif.

WOMEN—Be Free From Wrinkles, use the Ideal Method and Winkles, Crows' Feet and Lines on the face vanish like Magic. Free particulars. R. B. Fluke, Winston-Salem, N. C.

"SALSAID" Is more than SEVEN to ONE to the householder in washing and cleaning. Phone 3305 today for it.

LOVERS of High Class Honor meet me on the market Thursday and Saturday. A 9-lb. pig, \$10.00. C. A. Bunch, Lakeville, Ind.

LOCAL PARTY having recently invented and applied for patent on device for large dry goods and furniture stores, desires to interest capital to push same. Will assign interest to right party; merit assured. Address: Hupp Garage, 742 S. Main st.

LARGE Storage Sale of a fine lot of household goods, including square piano at Jerry Moore's, 126 S. Main st., Friday, Oct. 10, 1913.

THE way to study music. Read my guarantee then decide what you will do. Teacher and student. Lesson 7 not satisfied it costs you nothing.

MARTIN P. HANE, Teacher of Piano, 309 W. Colfax av. Bell Phone 1204.

W. P. McHENRY (Musical Director, St. James' Choir) Season begins Monday, Sept. 1, 233 Jefferson Building, South Bend, Ind.

CLAIRVOYANT DR. CRAMER—See him at his own home in LaSalle, Ind. where he will give readings daily and cure the sick without medicine. At home at all hours. Celebrated 25 readings. All inquiries cars stop in front of his door. The post you have always with you. You will not always regret. Call or write. Home 10 a. m. to 9 p. m. Other hours by appointment. Bell phone 422. Heals sick without medicine.

WILBER'S LE GARO, 56 CIGAR. Haird made, union made, none better.

Is more than SEVEN to ONE to the housewife in washing and cleaning. Phone 3305 today for it.

BUSINESS OPPORTUNITIES. FOR SALE—A 11-room rooming house, three blocks from center, house modern, cheap rent, good lease, reasonable terms. Apply to 427 N. Michigan st.

WHO WILL make room for new piano now at freight house with privilege of returning same after 2 weeks. A. J. care News-Times.

GET YOUR REPAIRING done at CARLINS, 105 W. Division st. Umbrellas repaired and recovered, shoes and knives repaired. Keys made and locks repaired. One safe for sale, 40 by 28.

THE Emerald Desk Lamps on display in our front window. See them. You the value of light properly distributed in your work.

THE TYPEWRITER SHOP, Inc., Office Supplies Exclusively, 119-121 W. Jefferson Blvd.

STANDARD, Custom and Surgical Corsets that are guaranteed. Spirith Corset Shop, 8 N. Michigan st. Broadway. Mrs. C. S. Andrews, Home 1638; Bell 3440.

PERSONAL—I wish to thank the street car men for their courtesy to their patrons who ask to be directed where they can buy White Sewing Machines and dress forms. Best wishes to you.

HAYES' WISHES to the "WHITE" MAN, 38 W. Jefferson Blvd.

KODAKS AND SUPPLIES. We do the best work in printing at moderate prices. Satisfaction guaranteed. South Bend Camera Co., with J. Burke & Co., 230 S. Mich. st. Open evenings.

SCREEN DOOR and windows should be ordered now. We make all kinds and doors, sashes and shutters. Cabinet and Machine Shop, 816 Portage av. Home phone 2032.

RENT A TYPEWRITER OF ARMSTRONG. All makes—late Models for Rent or Sold on Easy Payments. Phone for sample machine. Bell 620; Home 127.

Don't forget my Number 127, W. Jefferson Boulevard.

BUSINESS OPPORTUNITIES. JOHN L. JOHNSON, Furniture Packing, Repairing, Upholstering, Finishing and Caning. Will call for and deliver. 335 N. S. Louis st. Bell phone 2608.

LAWN MOWERS ground, 35c and 50c. Umbrellas repaired and recovered. \$1.00 and up; shears and knives ground. G. CARLIN'S REPAIR SHOP, 186 W. Division st.

AT THE SUBWAY NOW—Six all expert barbers. A double barber shop and night. Plenty of good music. And our prices. The instantaneous face bleach free with your shave. Don't miss this and a lot of our other good liberal stuffs. We want your trade. Subway shop, under street car station.

FOR SALE—POULTRY. FOR SALE—50 White Leghorn pullets. Bell phone 2846. E. C. Martindale, 1922 Leavitt.

FOR SALE—22 White Wyandotte Pullets, 5 1/2 months old. Bell phone 9352.

FOR SALE—MISCELLANEOUS. FOR SALE—One boy 6-year-old horse at Farmers' 1st Feed Barn, 116 N. Mill st.

FOR SALE—MISCELLANEOUS.

FOR SALE—Large stock of new office chairs of all styles on our display floor. Get up-to-date comfortable chairs at lowest prices—office desks, tables and filing cabinets. We can furnish your office complete.

THE TYPEWRITER SHOP, Inc., 119-121 W. Jefferson Blvd. Opposite P. O.

FOR SALE OR EXCHANGE—Stock of dry goods, groceries, shoes, gents' furnishings, etc., in town of 1,000 located on two interurban lines in rich farming locality. Will invoice \$5,000. Long time lease on brick two-story building, 24x40 ft. Will consider income city property or of equal value. Heckman & Van Vail, 118 S. Main.

FOR SALE—Steel ranges, guaranteed bakers, at manufacturers' cost, six hole family size \$25.00. 9 year guaranteed roof paint at \$1.00 per gallon. Chicago Wall Paper Co., 319 S. Michigan st.

FOR SALE—For 30 days, wall paper at half price. 3c and up per roll. Imported Garmen. Standard Varnish and Paints at \$1.00 to \$2.00 per gal. that sold at \$1.50 and \$2.50 per gal. 9 year guaranteed roof paint at \$1.00 per gallon. Chicago Wall Paper Co., 319 S. Michigan st.

FOR SALE—A set of "Balar" books, 30 volumes, silk bound, also had new book of good holds. Leaving city. Inquire at 6 o'clock 401 E. South st.

FOR SALE—A top buggy, good as new, and a good single horse. Inquire 620 W. Madison st.

FOR SALE—Rebuilt typewriters. Underwood, L. C. Smith, Oliver, Remington, South Premier, Fox, Bickens, etc. Folding Machine, 1234 S. Michigan st. Cash or liberal terms.

THE TYPEWRITER SHOP, Inc., 119-121 W. Jefferson Blvd. Open Evenings. Expert Repairers of All Makes.

FOR SALE—Ker 3c, wall paper at half price. 3c and up per roll. Imported Garmen, Inc. All 2-tone paper at half price. Standard Varnish and Paints at \$1.00 to \$2.00 per gal. that sold at \$1.50 and \$2.50 per gal. Five year guaranteed roof paint at \$1.00 per gallon. Chicago Wall Paper Co., 319 S. Michigan st.

FOR SALE—An Garland hard coal burner. Call Home 1360 or 115 City Hall court.

FOR SALE—S. Clinton, 4c, 4-room modern house, 100 ft. front, 15 ft. deep. First floor in hard wood, second floor in white enamel. Home phone 1677.

FOR SALE—A Baby Grand square piano; in good condition; bargain if taken at once. Home 7123 or 1880.

TWO SOWS with 21 pigs. H. 4562. R. R. 1, Box 8.

SALE of large stock of Holland Flower Bulbs for fall planting. Sale will continue until stock is all sold. Front of Public Drug Store, Michigan Street. Home phone 2213.

FOR SALE—For a short time only we will give \$100 worth of cutting South Coal lump or egg. \$1.50 per ton. This coal burns clean no clinkers. We guarantee satisfaction. We handle only the best grades of soft and hard coal, slab and body wood. Give us a call. G. H. Hart, Old Slinger Plant. Bell 76, Home 6231.

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FOR SALE—HOUSEHOLD GOODS.

AUCTION SALE—A large and fine lot of household goods, brass beds, bedding, rugs, furniture, curtains, china and everything. Wednesday, 1:30 at 427 N. Mich. St.

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